B6A (Official Form 6A) (12/07)

In re Roger Todd Rumsey

Case No. **12-31030** 

(if known)

## **SCHEDULE A - REAL PROPERTY**

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
Homestead Legal Description: LT 8 BLK 6 NORMANDY FOREST SEC 3 HARRIS COUNTY, TEXAS  Property Address: 20715 DEAUVILLE DR SPRING TX 77388	Fee Simple Absolute		\$160,000.00	\$153,213.72

Total: \$160,000.00

(Report also on Summary of Schedules)

B6B (Official Form 6B) (12/07)

In re Roger Todd Rumsey

Case No.	12-	31	030
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(if known)

# **SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.		Cash approx.	-	\$250.00
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Bank Acount Woodforest Bank approx.	-	\$250.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video and computer		Computers	-	\$125.00
equipment.		Desktops	-	\$150.00
		Printers	-	\$200.00
		Cameras	-	\$150.00
		Food and beverages	-	\$300.00
		Towels, washcloths, sheets, blankets, covers, duvets, pillows, cases, curtains, cloths etc	-	\$40.00
		Rugs	-	\$40.00
		Cleaning supplies, tools, liquids, etc	-	\$20.00
		Personal care items	-	\$15.00
		Medicine and medical devices	-	\$20.00
		Junk not otherwise listed	-	\$20.00
		Household pets with equipment	-	\$600.00

In re Roger Todd Rumsey

Case No.	12-31030
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(if known)

# **SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
		Plants, flowers with vases and equipment	-	\$30.00
		Phones and answering machines	-	\$70.00
		Radios	-	\$50.00
		Laptop	-	\$150.00
		Other cell phones	-	\$75.00
		Briefcases	-	\$75.00
		Luggage	-	\$75.00
		Wallets	-	\$50.00
		Bed frame	-	\$10.00
		Mattress	-	\$100.00
		Box spring	-	\$50.00
		Side tables	-	\$50.00
		Lamps	-	\$20.00
		Dreser	-	\$50.00
		Other bedroom furniture	-	\$30.00
		Bed frame	-	\$10.00
		Mattress	-	\$50.00
		Box spring	-	\$50.00
		Side tables	-	\$25.00

In re Roger Todd Rumsey

Case No. 12-31030	Case	No.	12	-31	03	C
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(if known)

# **SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
		Lanps	-	\$5.00
		Dresser	-	\$25.00
		Additional bedroom furniture	-	\$30.00
		Bed frame	-	\$10.00
		Mattress	-	\$50.00
		Box spring	-	\$50.00
		Side tables	-	\$25.00
		Lamps	-	\$10.00
		Dresser	-	\$50.00
		Additional bedroom furniture	-	\$30.00
		Bed frame	-	\$10.00
		Mattress	-	\$50.00
		Box spring	-	\$50.00
		Side tables	-	\$25.00
		Lamps	-	\$5.00
		Dreser	-	\$25.00
		Additional bedroom furniture	-	\$30.00
		Refridgerator	-	\$125.00
		Range/Oven	-	\$100.00

In re Roger Todd Rumsey

Case No.	12-31030
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(if known)

# **SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
		Pots/Pans	-	\$175.00
		Kitchen chairs	-	\$40.00
		Misc cooking and serving equipment	-	\$100.00
		Dining table	-	\$150.00
		Chairs	-	\$150.00
		China cabinet	-	\$100.00
		Lamps	-	\$10.00
		Dining table	-	\$100.00
		Chairs	-	\$75.00
		Couch	-	\$200.00
		Love seat	-	\$200.00
		Recliners	-	\$150.00
		TV	-	\$250.00
		Side tables	-	\$50.00
		Lamps	-	\$20.00
		TV	-	\$100.00
		Other game consoles	-	\$150.00
		Small yard equipment	-	\$200.00

In re Roger Todd Rumsey

(if known)

# **SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
5. Books; pictures and other art		Paintings, pictures, framed art etc	-	\$400.00
objects; antiques; stamp, coin, record, tape, compact disc, and other		Books and magazines	-	\$30.00
collections or collectibles.		Tapes, Cd's, DVD's etc	-	\$20.00
		Video and computer games	-	\$150.00
6. Wearing apparel.		Clothes	-	\$500.00
7. Furs and jewelry.		College ring	-	\$150.00
		Wedding ring	-	\$200.00
		Watches	-	\$150.00
8. Firearms and sports, photographic, and other hobby equipment.		Football, baseball, and basketball equipment  Other sporting goods	-	\$30.00 \$20.00
		Golf equipment	-	\$60.00
		Bicycles	-	\$50.00
<ul><li>9. Interests in insurance policies.</li><li>Name insurance company of each policy and itemize surrender or refund value of each.</li><li>10. Annuities. Itemize and name each issuer.</li></ul>	x			

In re Roger Todd Rumsey

Case No.	12-31030
	(if known)

# **SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	x			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		Brokerage account apporx.	-	\$2,000.00
14. Interests in partnerships or joint ventures. Itemize.	х			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	x			
16. Accounts receivable.	Х			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	x			

In re Roger Todd Rumsey

Case No.	12-31030

(if known)

# **SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
<ul><li>19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.</li><li>20. Contingent and noncontingent</li></ul>	x			
interests in estate of a decedent, death benefit plan, life insurance policy, or trust.				
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		Mortgage servicing claims against Wells Fargo. Estimated	-	\$5,000.00
22. Patents, copyrights, and other intellectual property. Give particulars.	x			
23. Licenses, franchises, and other general intangibles. Give particulars.	х			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	x			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2004 Suburban 238,000 miles approx.	-	\$7,500.00
26. Boats, motors, and accessories.	х			

In re Roger Todd Rumsey

Case No.	12-31030
	(if known)

## **SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 7

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
27. Aircraft and accessories.	x			
28. Office equipment, furnishings, and supplies.	x			
29. Machinery, fixtures, equipment, and supplies used in business.	x			
30. Inventory.	x			
31. Animals.	x			
32. Crops - growing or harvested. Give particulars.	x			
33. Farming equipment and implements.	x			
34. Farm supplies, chemicals, and feed.	x			
35. Other personal property of any kind not already listed. Itemize.	X			
		7 continuation sheets attached Tota	ıl >	\$22,385.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

B6C (Official Form 6C) (4/10)

In re Roger Todd Rumsey

Case No.	12-31030
	(If known)

# **SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor claims the exemptions to which debtor is entitled under: (Check one box)		Check if debtor claims a homestead exemption that exceeds \$146,450.*	
<ul><li>✓ 11 U.S.C. § 522(b)(2)</li><li>☐ 11 U.S.C. § 522(b)(3)</li></ul>			

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Homestead Legal Description: LT 8 BLK 6 NORMANDY FOREST SEC 3 HARRIS COUNTY, TEXAS	11 U.S.C. § 522(d)(1)	\$6,786.28	\$160,000.00
Property Address: 20715 DEAUVILLE DR SPRING TX 77388			
Cash approx.	11 U.S.C. § 522(d)(5)	\$250.00	\$250.00
Bank Acount Woodforest Bank approx.	11 U.S.C. § 522(d)(5)	\$250.00	\$250.00
Computers	11 U.S.C. § 522(d)(3)	\$125.00	\$125.00
Desktops	11 U.S.C. § 522(d)(3)	\$150.00	\$150.00
Printers	11 U.S.C. § 522(d)(3)	\$200.00	\$200.00
Cameras	11 U.S.C. § 522(d)(3)	\$150.00	\$150.00
Food and beverages	11 U.S.C. § 522(d)(3)	\$300.00	\$300.00
Towels, washcloths, sheets, blankets, covers, duvets, pillows, cases, curtains, cloths etc	11 U.S.C. § 522(d)(3)	\$40.00	\$40.00
Rugs	11 U.S.C. § 522(d)(3)	\$40.00	\$40.00
Cleaning supplies, tools, liquids, etc	11 U.S.C. § 522(d)(3)	\$20.00	\$20.00
* Amount subject to adjustment on 4/1/13 and every thre commenced on or after the date of adjustment.	ee years thereafter with respect to cases	\$8,311.28	\$161,525.00

In re Roger Todd Rumsey

Case No.	12-31030
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(If known)

# **SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Personal care items	11 U.S.C. § 522(d)(3)	\$15.00	\$15.00
Medicine and medical devices	11 U.S.C. § 522(d)(3)	\$20.00	\$20.00
Junk not otherwise listed	11 U.S.C. § 522(d)(3)	\$20.00	\$20.00
Household pets with equipment	11 U.S.C. § 522(d)(3)	\$600.00	\$600.00
Plants, flowers with vases and equipment	11 U.S.C. § 522(d)(3)	\$30.00	\$30.00
Phones and answering machines	11 U.S.C. § 522(d)(3)	\$70.00	\$70.00
Radios	11 U.S.C. § 522(d)(3)	\$50.00	\$50.00
Laptop	11 U.S.C. § 522(d)(3)	\$150.00	\$150.00
Other cell phones	11 U.S.C. § 522(d)(3)	\$75.00	\$75.00
Briefcases	11 U.S.C. § 522(d)(3)	\$75.00	\$75.00
Luggage	11 U.S.C. § 522(d)(3)	\$75.00	\$75.00
Wallets	11 U.S.C. § 522(d)(3)	\$50.00	\$50.00
Bed frame	11 U.S.C. § 522(d)(3)	\$10.00	\$10.00
Mattress	11 U.S.C. § 522(d)(3)	\$100.00	\$100.00
Box spring	11 U.S.C. § 522(d)(3)	\$50.00	\$50.00
Side tables	11 U.S.C. § 522(d)(3)	\$50.00	\$50.00
Lamps	11 U.S.C. § 522(d)(3)	\$20.00	\$20.00
Dreser	11 U.S.C. § 522(d)(3)	\$50.00	\$50.00
Other bedroom furniture	11 U.S.C. § 522(d)(3)	\$30.00	\$30.00
	•	\$9,851.28	\$163,065.00

In re Roger Todd Rumsey

Case No. 12-31030

(If known)

# **SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Bed frame	11 U.S.C. § 522(d)(3)	\$10.00	\$10.00
Mattress	11 U.S.C. § 522(d)(3)	\$50.00	\$50.00
Box spring	11 U.S.C. § 522(d)(3)	\$50.00	\$50.00
Side tables	11 U.S.C. § 522(d)(3)	\$25.00	\$25.00
Lanps	11 U.S.C. § 522(d)(3)	\$5.00	\$5.00
Dresser	11 U.S.C. § 522(d)(3)	\$25.00	\$25.00
Additional bedroom furniture	11 U.S.C. § 522(d)(3)	\$30.00	\$30.00
Bed frame	11 U.S.C. § 522(d)(3)	\$10.00	\$10.00
Mattress	11 U.S.C. § 522(d)(3)	\$50.00	\$50.00
Box spring	11 U.S.C. § 522(d)(3)	\$50.00	\$50.00
Side tables	11 U.S.C. § 522(d)(3)	\$25.00	\$25.00
Lamps	11 U.S.C. § 522(d)(3)	\$10.00	\$10.00
Dresser	11 U.S.C. § 522(d)(3)	\$50.00	\$50.00
Additional bedroom furniture	11 U.S.C. § 522(d)(3)	\$30.00	\$30.00
Bed frame	11 U.S.C. § 522(d)(3)	\$10.00	\$10.00
Mattress	11 U.S.C. § 522(d)(3)	\$50.00	\$50.00
Box spring	11 U.S.C. § 522(d)(3)	\$50.00	\$50.00
Side tables	11 U.S.C. § 522(d)(3)	\$25.00	\$25.00
Lamps	11 U.S.C. § 522(d)(3)	\$5.00	\$5.00
		\$10,411.28	\$163,625.00

In re Roger Todd Rumsey

Case No.	12-31	030
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(If known)

# **SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Dreser	11 U.S.C. § 522(d)(3)	\$25.00	\$25.00
Additional bedroom furniture	11 U.S.C. § 522(d)(3)	\$30.00	\$30.00
Refridgerator	11 U.S.C. § 522(d)(3)	\$125.00	\$125.00
Range/Oven	11 U.S.C. § 522(d)(3)	\$100.00	\$100.00
Pots/Pans	11 U.S.C. § 522(d)(3)	\$175.00	\$175.00
Kitchen chairs	11 U.S.C. § 522(d)(3)	\$40.00	\$40.00
Misc cooking and serving equipment	11 U.S.C. § 522(d)(3)	\$100.00	\$100.00
Dining table	11 U.S.C. § 522(d)(3)	\$150.00	\$150.00
Chairs	11 U.S.C. § 522(d)(3)	\$150.00	\$150.00
China cabinet	11 U.S.C. § 522(d)(3)	\$100.00	\$100.00
Lamps	11 U.S.C. § 522(d)(3)	\$10.00	\$10.00
Dining table	11 U.S.C. § 522(d)(3)	\$100.00	\$100.00
Chairs	11 U.S.C. § 522(d)(3)	\$75.00	\$75.00
Couch	11 U.S.C. § 522(d)(3)	\$200.00	\$200.00
Love seat	11 U.S.C. § 522(d)(3)	\$200.00	\$200.00
Recliners	11 U.S.C. § 522(d)(3)	\$150.00	\$150.00
TV	11 U.S.C. § 522(d)(3)	\$250.00	\$250.00
Side tables	11 U.S.C. § 522(d)(3)	\$50.00	\$50.00
Lamps	11 U.S.C. § 522(d)(3)	\$20.00	\$20.00
		\$12,461.28	\$165,675.00

In re Roger Todd Rumsey

Case No. 12-31030

(If known)

# **SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
TV	11 U.S.C. § 522(d)(3)	\$100.00	\$100.00
Other game consoles	11 U.S.C. § 522(d)(3)	\$150.00	\$150.00
Small yard equipment	11 U.S.C. § 522(d)(3)	\$200.00	\$200.00
Paintings, pictures, framed art etc	11 U.S.C. § 522(d)(3)	\$400.00	\$400.00
Books and magazines	11 U.S.C. § 522(d)(3)	\$30.00	\$30.00
Tapes, Cd's, DVD's etc	11 U.S.C. § 522(d)(3)	\$20.00	\$20.00
Video and computer games	11 U.S.C. § 522(d)(3)	\$150.00	\$150.00
Clothes	11 U.S.C. § 522(d)(4)	\$500.00	\$500.00
College ring	11 U.S.C. § 522(d)(4)	\$150.00	\$150.00
Wedding ring	11 U.S.C. § 522(d)(4)	\$200.00	\$200.00
Watches	11 U.S.C. § 522(d)(4)	\$150.00	\$150.00
Football, baseball, and basketball equipment	11 U.S.C. § 522(d)(3)	\$30.00	\$30.00
Other sporting goods	11 U.S.C. § 522(d)(3)	\$20.00	\$20.00
Golf equipment	11 U.S.C. § 522(d)(3)	\$60.00	\$60.00
Bicycles	11 U.S.C. § 522(d)(3)	\$50.00	\$50.00
Brokerage account apporx.	11 U.S.C. § 522(d)(5)	\$2,000.00	\$2,000.00
Mortgage servicing claims against Wells Fargo. Estimated	11 U.S.C. § 522(d)(5)	\$5,000.00	\$5,000.00
2004 Suburban 238,000 miles approx.	11 U.S.C. § 522(d)(2)	\$3,450.00	\$7,500.00
	11 U.S.C. § 522(d)(5)	\$4,050.00	·
	1,	\$29,171.28	\$182,385.00

B6D (Official Form 6D) (12/07) In re Roger Todd Rumsey

Case No.	12-31030		
		(if known)	)

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	OINT,	DATE INCURRED:	CONTINGENT		DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: INTERNAL REVENUE SERVICE (Chapter P O Box 7346 Philadelphia PA 19101-7346		-	NATURE OF LIEN:  Taxes COLLATERAL: Homestead, misc REMARKS:  VALUE: \$160,000.00				\$33,213.72	
ACCT #: xxxxxxxxx1774  Wells Fargo Hm Mortgag 8480 Stagecoach Cir Frederick, MD 21701		-	DATE INCURRED: 12/06/2004 NATURE OF LIEN: Conventional Real Estate Mortgage COLLATERAL: Homestead REMARKS: In rem only, discharged in prior bankruptcy.  VALUE: \$160,000.00				\$120,000.00	
ACCT #: xxxxxxxxx1774  Wells Fargo Hm Mortgag 8480 Stagecoach Cir Frederick, MD 21701		-	DATE INCURRED: Various NATURE OF LIEN: Various Arrearage claim COLLATERAL: Homestead REMARKS:  VALUE: \$18,000.00				\$18,000.00	
			Subtotal (Total of this F	Pag	e) >		\$171,213.72	\$0.00
			Total (Use only on last p				\$171,213.72	\$0.00
Nocontinuation sheets attached							(Report also on	(If applicable,

(Report also or Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.) B6E (Official Form 6E) (04/10)

In re Roger Todd Rumsey

Case No.	12-31030
	(If Known)

	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
ΤY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
	Domestic Support Obligations  Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case  Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,600* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
<b>V</b>	Taxes and Certain Other Debts Owed to Governmental Units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
	Administrative allowances under 11 U.S.C. Sec. 330 Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.
	mounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of ustment.
	continuation sheets attached

In re Roger Todd Rumsey

Case No. 12-31030		
		(If Known)

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

TYPE OF PRIORITY Taxes and Certain Other Debts Owed to Governmental Units

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCT #:			DATE INCURRED:						
Alexander B. Wathen Wathen & Associates 10333 Northwest Fwy., Suite 503 Houston, TX 77092		-	CONSIDERATION: Attorneys Fees REMARKS:				\$1,781.00	\$1,781.00	\$0.00
ACCT #: xxxxxx9538		+	DATE INCURRED: <b>05/2006</b>	+		$\vdash$			
Attorney General Child Support Attn: Bankruptcy PO Box 12017 Credit Group Austin, TX 78711		-	CONSIDERATION: Family Support REMARKS: Obligee: Amy Kennedy 20123 Biscayne Hill Ct				\$3,507.00	\$3,507.00	\$0.00
			Spring, TX 77397						
ACCT #:			DATE INCURRED:						
INTERNAL REVENUE SERVICE P O Box 7346 Philadelphia PA 19101-7346		-	CONSIDERATION: Taxes REMARKS:				\$10,045.23	\$5,271.00	\$4,774.23
									•
			Sheets Subtotals (Totals of this	pa	ge)	>	\$15,333.23	\$10,559.00	\$4,774.23
	nly	y on l	aims last page of the completed Schedule n the Summary of Schedules.)		tal	>	\$15,333.23		
If appl	Totals > only on last page of the completed Schedule E. licable, report also on the Statistical Summary tain Liabilities and Related Data.)							\$10,559.00	\$4,774.23

Case No.	12-31030	
	(if known)	

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Check this box if deptor has no creditors holdin	9 ~	111000	variou dialino to report on tine conleadio 1.				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPLITED	AMOUNT OF CLAIM
ACCT #: xxxxxxxxxxxxxxx8705  Amegy Bank Of Texas 4400 Post Oak Pkwy Houston, TX 77027		-	DATE INCURRED: 01/2006 CONSIDERATION: Note Loan REMARKS:				\$0.00
ACCT #: xxxx7407  Amegy Bank Of Texas 4400 Post Oak Pkwy Houston, TX 77027		-	DATE INCURRED: 10/2003 CONSIDERATION: Conventional Real Estate Mortgage REMARKS:				\$0.00
ACCT #: xxxx2603 Amegy Bank Of Texas 4400 Post Oak Pkwy Houston, TX 77027		-	DATE INCURRED: 04/2002 CONSIDERATION: Secured REMARKS:				\$0.00
ACCT #: xx9138 Amegy Bank Of Texas 4400 Post Oak Pkwy Houston, TX 77027		-	DATE INCURRED: 02/1999 CONSIDERATION: Unknown Loan Type REMARKS:				\$0.00
ACCT #: xx9299 Amegy Bank Of Texas 4400 Post Oak Pkwy Houston, TX 77027		-	DATE INCURRED: 12/1998 CONSIDERATION: Unknown Loan Type REMARKS:				\$0.00
ACCT #: xxxx9616 Amegy Mortgage Company 4576 Research Fore The Woodlands, TX 77381		-	DATE INCURRED: 03/2003 CONSIDERATION: Conventional Real Estate Mortgage REMARKS:				\$0.00
continuation sheets attached	\$0.00						

Case No. <u>12-31030</u> (if known)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	
ACCT #: xxxxxxxxxxxx5963  American Express American Express Special Research PO Box 981540 El Paso, TX 79998		-	DATE INCURRED: 02/1998 CONSIDERATION: Credit Card REMARKS:				\$0.00
ACCT #: xxx8151  Asset Recovery Solutio 2200 E Devon Ave Ste 200 Des Plaines, IL 60018			DATE INCURRED: 05/2011 CONSIDERATION: Collection Attorney REMARKS:				\$0.00
ACCT #: xxxxxxxxxxxx8729  Bac / Fleet Bankcard Attention: Bankruptcy 4161 Piedmont Pkwy Greensboro, NC 27410	-	•	DATE INCURRED: 04/1994 CONSIDERATION: Credit Card REMARKS:				\$0.00
ACCT #: xxxxxxxx6311  Bank Of America, N.a. 4161 Piedmont Pkwy Greensboro, NC 27410		•	DATE INCURRED: 11/1997 CONSIDERATION: Check Credit or Line of Credit REMARKS:				\$0.00
ACCT #: xxxxxx4106  Bmw Financial Services Attn: Bankruptcy Department PO Box 3608 Dublin, OH 43016	-		DATE INCURRED: 12/24/2008 CONSIDERATION: Automobile REMARKS:				\$0.00
ACCT #: xxxxxx5567  Bmw Financial Services Attn: Bankruptcy Department PO Box 3608 Dublin, OH 43016	-	-	DATE INCURRED: 11/2000 CONSIDERATION: Automobile REMARKS:				\$0.00
Sheet no1 of7 continuation sheets attached to Subtotal > Schedule of Creditors Holding Unsecured Nonpriority Claims  Total > (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)							\$0.00

Case No. <u>12-31030</u> (if known)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	
ACCT #: xxxxxxxxxxxx4975  Capital 1 Bank Attn: Bankruptcy Dept. PO Box 30285 Salt Lake City, UT 84130		-	DATE INCURRED: 11/09/2005 CONSIDERATION: Credit Card REMARKS:				\$0.00
ACCT #: xxxxxxxxx1774  Chase Po Box 24696 Columbus, OH 43224		-	DATE INCURRED: 12/06/2004 CONSIDERATION: Conventional Real Estate Mortgage REMARKS:				\$0.00
ACCT #: xxxxxxxxxxxx0564  Chase Po Box 15298 Wilmington, DE 19850		-	DATE INCURRED: 10/25/1989 CONSIDERATION: Credit Card REMARKS:				\$0.00
ACCT #: xxxxxxxxx1547  Chase 1201 Third Avenue Seattle, WA 98101		-	DATE INCURRED: 11/1997 CONSIDERATION: Credit Line Secured REMARKS:				\$0.00
ACCT #: xxxxxxxxxxxx9242  Chase 1717 Main St Dallas, TX 75201		-	DATE INCURRED: 11/1997 CONSIDERATION: Check Credit or Line of Credit REMARKS:				\$0.00
ACCT #: xxxxxxx0180  Chase Mht Bk Attn: Bankruptcy PO Box 15145 Wilmington, DE 19850	-	-	DATE INCURRED: 01/2002 CONSIDERATION: Credit Card REMARKS:				(\$1.00)
Sheet no. 2 of 7 continuation she Schedule of Creditors Holding Unsecured Nonpriority C		IS	(Use only on last page of the completed Schoort also on Summary of Schedules and, if applicable Statistical Summary of Certain Liabilities and Relat	edu e, o	ota ıle n th	l > F.) ne	(\$1.00)

Case No. <u>12-31030</u> (if known)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	NISDI ITEN	AMOUNT OF CLAIM
ACCT #: xxxxxxxxx101F Chela/Sallie Mae Attn: Claims Department PO Box 9500 Wilkes-Barre, PA 18773		-	DATE INCURRED: 04/21/2003 CONSIDERATION: Educational REMARKS:				\$0.00
ACCT #: xxxxxx1901  Citi Auto/Santander Consumer USA Attn: Bankruptcy PO Box 961245 Ft. Worth, TX 76161		-	DATE INCURRED: 08/2004 CONSIDERATION: Automobile REMARKS:				\$0.00
ACCT #: xxxxxxxxxxxxx2829 Citifinancial Retail Services Citifinancial/Attn: Bankruptcy Dept PO Box 140489 Irving, TX 75014		-	DATE INCURRED: 10/2004 CONSIDERATION: Charge Account REMARKS:				\$0.00
ACCT#: xxxxxxxxxxxxx5917  Compass Bank Mc Gold Po Box 2210  Decatur, AL 35699		-	DATE INCURRED: 06/1999 CONSIDERATION: Credit Card REMARKS:				\$0.00
ACCT#: xxxxx2772  Credit First PO Box 818011 Cleveland, OH 44181		-	DATE INCURRED: 04/2009 CONSIDERATION: Charge Account REMARKS:				\$0.00
ACCT#: xxxxxxxxx8000  Daimlerchrysler Trk Fi PO Box 901 Roanoke, TX 76262	-	-	DATE INCURRED: 08/2008 CONSIDERATION: Automobile REMARKS:				\$0.00
Sheet no. 3 of 7 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims  Total >  (Use only on last page of the completed Schedule F.)  (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)							

Case No. <u>12-31030</u> (if known)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	C L L L L L L L L L L L L L L L L L L L	DISPUIED	AMOUNT OF CLAIM
ACCT #: xxxxxxxx9006  Discover Fin Svcs Llc Po Box 15316  Wilmington, DE 19850		-	DATE INCURRED: <b>04/1989</b> CONSIDERATION: <b>Credit Card</b> REMARKS:					\$0.00
ACCT #: xxxx6037  Diversified Adjustments DASI-Bankrupcty PO. Box 32145 Fridley, MN 55432		-	DATE INCURRED: 04/2011 CONSIDERATION: Collection Attorney REMARKS:					\$0.00
ACCT #: xxxx3660  Franklin Bank Ssb 3720 Jefferson St Austin, TX 78731		-	DATE INCURRED: 03/21/2008 CONSIDERATION: Automobile REMARKS:					\$0.00
ACCT #: xxxxxx5568  Franklin Collection Sv 2978 W Jackson St Tupelo, MS 38801		-	DATE INCURRED: 12/2010 CONSIDERATION: Collection Attorney REMARKS:					\$0.00
ACCT #: xxxxxxxxxxxx6248  Fst Usa Bk B 1001 Jefferson Plaza Wilmington, DE 19701	-	-	DATE INCURRED: 07/17/1996 CONSIDERATION: Credit Card REMARKS:					(\$1.00)
ACCT #: xxxxxxxxxxxx2577  Fst Usa Bk B / Chase PO Box 15298 Wilmington, DE 19850	-	-	DATE INCURRED: 04/1997 CONSIDERATION: Credit Card REMARKS:					\$0.00
Sheet no. 4 of 7 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims  Total >  (Use only on last page of the completed Schedule F.)  (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)							)	(\$1.00)

Case No. <u>12-31030</u> (if known)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	NISPI ITEN	AMOUNT OF CLAIM
ACCT #: xxxxxxxx1169 G M A C PO Box 130424 Roseville, MN 55113		-	DATE INCURRED: 06/2003 CONSIDERATION: Automobile REMARKS:				\$0.00
ACCT #: xxxxxxxx3287 G M A C PO Box 130424 Roseville, MN 55113		-	DATE INCURRED: 05/2002 CONSIDERATION: Automobile REMARKS:				\$0.00
ACCT#: xxxxxxxx6071 G M A C PO Box 130424 Roseville, MN 55113		-	DATE INCURRED: 09/2001 CONSIDERATION: Automobile REMARKS:				\$0.00
ACCT #: xxxxxxxxxxx0650  Gecrb/discount Tire C/o Po Box 965036 Orlando, FL 32896		-	DATE INCURRED: 07/01/2004 CONSIDERATION: Charge Account REMARKS:				\$0.00
ACCT #: xxxxxxxxxxxx7306  Hsbc/bsbuy Po Box 5253 Carol Stream, IL 60197		-	DATE INCURRED: 06/2008 CONSIDERATION: Charge Account REMARKS:				\$0.00
ACCT #: xxxxxxxxxxxx2786  Hsbc/bstby Po Box 5253 Carol Stream, IL 60197		-	DATE INCURRED: 12/17/2004 CONSIDERATION: Charge Account REMARKS:				\$0.00
Sheet no5 of7 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims  Total >  (Use only on last page of the completed Schedule F.)  (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)							

Case No. <u>12-31030</u> (if known)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	O DE LA COLOR DE L	AMOUNT C CLAIM	OF
ACCT #: xxxxxxxxxxxx4779  Hsbc/comp Attn: Bankruptcy PO Box 5263 Carol Stream, IL 60197		-	DATE INCURRED: 01/18/2005 CONSIDERATION: Charge Account REMARKS:				\$	60.00
ACCT #: xxxxxxxxxxxxxx3074  Lowes / MBGA / GEMB  Attention: Bankruptcy Department PO Box 103104  Roswell, GA 30076		-	DATE INCURRED: 12/22/2004 CONSIDERATION: Charge Account REMARKS:				\$	60.00
ACCT #: xx3855 S L M Financial Corp/Sallie Mae Sallie Mae PO Box 9500 Wilkes-Barre, PA 18773		-	DATE INCURRED: 06/01/2002 CONSIDERATION: Educational REMARKS:				\$	60.00
ACCT#: xxxxxxxxxxx9909 Sears/cbna Po Box 6189 Sioux Falls, SD 57117		-	DATE INCURRED: 01/24/2004 CONSIDERATION: Charge Account REMARKS:				\$	60.00
ACCT#: xxxxx7016 Sears/cbsd??????????		-	DATE INCURRED: 02/2001 CONSIDERATION: Charge Account REMARKS:				\$	60.00
ACCT #: xxxxx9420 Star Furniture Co Attention: Maurice Thomas PO Box 219169 Houston, TX 77218		-	DATE INCURRED: 12/2004 CONSIDERATION: Installment Sales Contract REMARKS:				\$	60.00
Sheet no. 6 of 7 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims  Total >  (Use only on last page of the completed Schedule F.)  (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)								\$0.00

Case No. <u>12-31030</u> (if known)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxxxxx2000  Td Auto Finance 1011 Warrenville Rd Ste Lisle, IL 60532		-	DATE INCURRED: 10/2007 CONSIDERATION: Automobile REMARKS: Not Debtors Account			х	\$19,761.00
ACCT #: xxxxxxxxx2607  Veritex Community Bank 5049 W Park Blvd Plano, TX 75093		-	DATE INCURRED: 04/2009 CONSIDERATION: Automobile REMARKS:				\$0.00
ACCT #: xxxxxxxxxx0001  Verizon Wireless Verizon Wireless Department/Attn: Bankru PO Box 3397 Bloomington, IL 61702		-	DATE INCURRED: 02/27/2010 CONSIDERATION: Unknown Loan Type REMARKS:				\$0.00
ACCT #: 7483 Wells Fargo PO Box 60510 Los Angeles, CA 90060		-	DATE INCURRED: 11/1997 CONSIDERATION: Credit Card REMARKS:				\$0.00
ACCT #: xxxxxxxxxxxx0553  Wellsfargo 800 Walnut St Des Moines, IA 50309		-	DATE INCURRED: 10/2001 CONSIDERATION: Charge Account REMARKS:				\$0.00
ACCT #: xxxxxxxxxxxx8931 Wffnb/gallery Furnitur Mac 4031-080 Des Moines, IA 50309		-	DATE INCURRED: 01/19/2008 CONSIDERATION: Charge Account REMARKS:				\$0.00
Sheet no7 of7 continuation sheets attached to Subtotal > Schedule of Creditors Holding Unsecured Nonpriority Claims  Total > (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)							\$19,761.00 \$19,759.00

B6G (Official Form 6G) (12/07)

In re Roger Todd Rumsey

Case No. 12-31030

(if known)

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases of contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

## Case 12-31030 Document 18 Filed in TXSB on 03/01/12 Page 27 of 50

B6H (Official Form 6H) (12/07)

In re Roger Todd Rumsey

(if known)

### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

B6I (Official Form 6I) (12/07)

In re Roger Todd Rumsey

Case No.	12-31030
	(if known)

# SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:		ouse				
Single	Relationship(s): Girlfr Glf M		40 60	Relationship	(s):	Age(s):
Employment:	Debtor			Spouse		
Occupation Name of Employer How Long Employed Address of Employer	Unemplyed					
INCOME: (Estimate of av					DEBTOR	SPOUSE
<ol> <li>Monthly gross wages</li> <li>Estimate monthly ove</li> </ol>	, salary, and commission	ons (Prorate if not pa	aid monthly)		\$0.00 \$0.00	
3. SUBTOTAL	Turio				\$0.00	
4. LESS PAYROLL DEI					*	
	ides social security tax	if b. is zero)			\$0.00	
b. Social Security Tax	(				\$0.00	
c. Medicare d. Insurance					\$0.00 \$0.00	
e. Union dues					\$0.00	
f. Retirement					\$0.00	
g. Other (Specify)					\$0.00	
					\$0.00	
i. Other (Specify)					\$0.00	
j. Other (Specify)			-		\$0.00	
k. Other (Specify)					\$0.00	
5. SUBTOTAL OF PAYI	ROLL DEDUCTIONS				\$0.00	
<ol><li>TOTAL NET MONTH</li></ol>	LY TAKE HOME PAY				\$0.00	
7. Regular income from	operation of business	or profession or farr	n (Attach deta	ailed stmt)	\$0.00	
8. Income from real pro	perty				\$0.00	
<ol><li>Interest and dividend</li></ol>					\$0.00	
<ol><li>Alimony, maintenanc</li></ol>		payable to the debt	or for the deb	tor's use or	\$0.00	
that of dependents lis						
<ol><li>Social security or gov</li></ol>	ernment assistance (S	pecify):			\$0.00	
12. Pension or retiremen	t income				\$0.00 \$0.00	
13. Other monthly income					φ0.00	
a. Family support, incl i					\$6,120.91	
					\$0.00	
c					\$0.00	
14. SUBTOTAL OF LINE	S 7 THROUGH 13				\$6,120.91	
15. AVERAGE MONTHL	Y INCOME (Add amou	nts shown on lines 6	and 14)		\$6,120.91	
16. COMBINED AVERAG	GE MONTHLY INCOME	E: (Combine column	totals from li	ne 15)	\$6,1	20.91

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

<sup>17.</sup> Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None.** 

# Case 12-31030 Document 18 Filed in TXSB on 03/01/12 Page 29 of 50

B6J (Official Form 6J) (12/07)

IN RE: Roger Todd Rumsey

Case No. 12-31030
(if known)

# SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any
payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may
differ from the deductions from income allowed on Form 22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate sc labeled "Spouse."	hedule of expenditures
Rent or home mortgage payment (include lot rented for mobile home)     a. Are real estate taxes included?	
Utilities: a. Electricity and heating fuel     b. Water and sewer     c. Telephone     d. Other: Telecom	\$350.00 \$60.00 \$300.00
3. Home maintenance (repairs and upkeep) 4. Food 5. Clothing 6. Laundry and dry cleaning	\$30.00 \$310.00 \$510.00 \$20.00
7. Medical and dental expenses 8. Transportation (not including car payments) 9. Recreation, clubs and entertainment, newspapers, magazines, etc. 10. Charitable contributions	\$50.00 \$400.00 \$30.00
11. Insurance (not deducted from wages or included in home mortgage payments)  a. Homeowner's or renter's  b. Life  c. Health  d. Auto  e. Other:	\$500.00 \$176.00
12. Taxes (not deducted from wages or included in home mortgage payments) Specify: Property taxes	\$458.33
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) a. Auto: b. Other: c. Other: d. Other: HOA	\$39.58
<ul> <li>14. Alimony, maintenance, and support paid to others:</li> <li>15. Payments for support of add'l dependents not living at your home:</li> <li>16. Regular expenses from operation of business, profession, or farm (attach detailed statement)</li> <li>17.a. Other: See attached personal expenses</li> <li>17.b. Other:</li> </ul>	\$1,417.00 \$80.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$4,420.91
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following document: <b>None.</b>	ng the filing of this
20. STATEMENT OF MONTHLY NET INCOME  a. Average monthly income from Line 15 of Schedule I  b. Average monthly expenses from Line 18 above  c. Monthly net income (a. minus b.)	\$6,120.91 \$4,420.91 \$1,700.00

## Case 12-31030 Document 18 Filed in TXSB on 03/01/12 Page 30 of 50

# UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF TEXAS HOUSTON DIVISION

IN RE: Roger Todd Rumsey CASE NO 12-31030

CHAPTER 13

# **EXHIBIT TO SCHEDULE J**

# **Itemized Personal Expenses**

Expense		Amount
School expenses Personal Care Items Child care		\$30.00 \$30.00 \$20.00
	Total >	\$80.00

B6 Summary (Official Form 6 - Summary) (12/07)

# UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF TEXAS HOUSTON DIVISION

In re Roger Todd Rumsey Case No. 12-31030

Chapter 13

## **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$160,000.00		
B - Personal Property	Yes	8	\$22,385.00		
C - Property Claimed as Exempt	Yes	5			
D - Creditors Holding Secured Claims	Yes	1		\$171,213.72	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		\$15,333.23	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	8		\$19,759.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$6,120.91
J - Current Expenditures of Individual Debtor(s)	Yes	2			\$4,420.91
	TOTAL	30	\$182,385.00	\$206,305.95	

Form 6 - Statistical Summary (12/07)

# UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF TEXAS HOUSTON DIVISION

In re Roger Todd Rumsey Case No. 12-31030

Chapter 13

## STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$15,333.23
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$0.00
Student Loan Obligations (from Schedule F)	\$0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
TOTAL	\$15,333.23

### State the following:

Average Income (from Schedule I, Line 16)	\$6,120.91
Average Expenses (from Schedule J, Line 18)	\$4,420.91
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$4,400.00

#### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$10,559.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$4,774.23
Total from Schedule F		\$19,759.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$24,533.23

# Case 12-31030 Document 18 Filed in TXSB on 03/01/12 Page 33 of 50

B6 Declaration (Official Form 6 - Declaration) (12/07) In re Roger Todd Rumsey

Case No.	12-31030
	(if known)

# DECLARATION CONCERNING DEBTOR'S SCHEDULES DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have sheets, and that they are true and correct to the	32	
Date <u>2/29/2012</u>	Signature //s/ Roger Todd Rumsey  Roger Todd Rumsey	
Date	Signature	
	[If joint case, both spouses must sign.]	

B7 (Official Form 7) (04/10)

### UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF TEXAS HOUSTON DIVISION

n re:	Roger Todd Rumsey	Case No.	12-31030	
			(if known)	

#### STATEMENT OF FINANCIAL AFFAIRS

#### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE None 2012 YTD

None 2011

Loss 2010

## 2. Income other than from employment or operation of business

None

✓

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 3. Payments to creditors

Complete a. or b., as appropriate, and c.

None

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

☑

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

\* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

None

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### Suits and administrative proceedings, executions, garnishments and attachments

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

✓

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

## Case 12-31030 Document 18 Filed in TXSB on 03/01/12 Page 35 of 50

B7 (Official Form 7) (04/10) - Cont.

### UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF TEXAS HOUSTON DIVISION

n re:	Roger Todd Rumsey	Case No.	12-31030	
			(if known)	)

### STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 1

#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

Ø ;

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 7. Gifts

None

✓

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 9. Payments related to debt counseling or bankruptcy

Non

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE
Wathen & Associates
10333 Northwest Freeway, Suite 503
Houston, TX 77092

DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR Feb 2012

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

\$2,000.00

#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.



## Case 12-31030 Document 18 Filed in TXSB on 03/01/12 Page 36 of 50

B7 (Official Form 7) (04/10) - Cont.

# UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF TEXAS HOUSTON DIVISION

In re:	Roger Todd Rumsey	Case No.	12-31030	
			(if known)	

### STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 2

N	on	$\epsilon$

#### 11. Closed financial accounts

 $\overline{\mathbf{V}}$ 

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 14. Property held for another person

None

 $\overline{\mathbf{Q}}$ 

List all property owned by another person that the debtor holds or controls.

#### 15. Prior address of debtor

None

✓

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

Amy Kennedy, ex-wife

#### Case 12-31030 Document 18 Filed in TXSB on 03/01/12 Page 37 of 50

B7 (Official Form 7) (04/10) - Cont.

#### UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF TEXAS **HOUSTON DIVISION**

Roger Todd Rumsey Case No. 12-31030

(if known)

#### STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 3

1	7	Fn	viro	nme	ntal	Inf	form	nation
			IVIIU		ııtaı		ULL	Iauvii

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the  $\mathbf{\Lambda}$ Environmental Law:

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is  $\mathbf{\Lambda}$ or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

#### 18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

NAME, ADDRESS, AND LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN) / COMPLETE EIN

**NATURE OF BUSINESS** 

**BEGINNING AND ENDING** 

**DATES** 2007-2010

Shut down

**Hawk Freight Logistics** Moving freight

 $\overline{\mathbf{V}}$ 

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

#### Case 12-31030 Document 18 Filed in TXSB on 03/01/12 Page 38 of 50

B7 (Official Form 7) (04/10) - Cont.

# UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF TEXAS HOUSTON DIVISION

In re: Roger Todd Rumsey Case No. 12-31030

(if known)

#### STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 4

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

None

b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None

✓

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

None

✓

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.

#### 20. Inventories

None

✓

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

None

b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

#### 21. Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

None

✓

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

#### 22. Former partners, officers, directors and shareholders

None

✓

a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

None

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

## Case 12-31030 Document 18 Filed in TXSB on 03/01/12 Page 39 of 50

B7 (Official Form 7) (04/10) - Cont.

### **UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF TEXAS HOUSTON DIVISION**

In re: Roger Todd Rumsey Case No. 12-31030 (if known)

## STATEMENT OF FINANCIAL AFFAIRS Continuation Sheet No. 5

		Gonundation Grice	1700. 0					
	23. Withdrawals from a partnership o	or distributions by a co	rporation					
None	If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.							
	24. Tax Consolidation Group							
None	_ If the debtor is a corporation, list the name and federal taxpaver-identification number of the parent corporation of any consolidated group for tax							
None	25. Pension Funds  If the debtor is not an individual, list the name an has been responsible for contributing at any time		ion number of any pension fund to which the debtor, as an employer, preceding the commencement of the case.					
[If co	mpleted by an individual or individual and sp	ouse]						
	are under penalty of perjury that I have read nments thereto and that they are true and co		the foregoing statement of financial affairs and any					
Date	2/29/2012	_ Signature	/s/ Roger Todd Rumsey					
		of Debtor	Roger Todd Rumsey					
Date		Signature of Joint Debto (if any)						
	lty for making a false statement: Fine of up t S.C. §§ 152 and 3571	to \$500,000 or imprisonme	nt for up to 5 years, or both.					

## Case 12-31030 Document 18 Filed in TXSB on 03/01/12 Page 40 of 50

B 22C (Official Form 22C) (Chapter 13) (12/10) In re: Roger Todd Rumsey

Case Number: 12-31030

According to the calculations required by this statement:						
☑ The applicable commitment period is 3 years.						
The applicable commitment period is 5 years.						
Disposable income is determined under § 1325(b)(3).						
Disposable income is not determined under § 1325(b)(3).						
(Check the boxes as directed in Lines 17 and 23 of this statement.)						

#### CHAPTER 13 STATEMENT OF CURRENT MONTHLY INCOME AND CALCULATION OF COMMITMENT PERIOD AND DISPOSABLE INCOME

In addition to Schedules I and J, this statement must be completed by every individual chapter 13 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

		Part I. RE	PORT OF INC	OME			
	Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed.  a. ☑ Unmarried. Complete only Column A ("Debtor's Income") for Lines 2-10.  b. ☐ Married. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 2-10.						
1	All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day				Column A	Column B	
	mon	e month before the filing. If the amount of monthly ths, you must divide the six-month total by six, and ropriate line.	Debtor's Income	Spouse's Income			
2	Gro	ss wages, salary, tips, bonuses, overtime, com	missions.		\$0.00		
3	Line than an a	ome from the operation of a business, profession a and enter the difference in the appropriate colunt one business, profession or farm, enter aggregate attachment. Do not enter a number less than zero. Incompared in the basis and a deduction in the appropriate columns and a deduction in the basis and a deduction in the appropriate columns and a deduction in the basis and a deduct	mn(s) of Line 3. If you e numbers and prov <b>Do not include</b>	ou operate more vide details on			
	a.	Gross receipts	\$0.00				
	b.	Ordinary and necessary business expenses	\$0.00				
	c.	Business income	Subtract Line b	from Line a	\$0.00		
4	diffe <b>Do</b> ı	t and other real property income. Subtract Line rence in the appropriate column(s) of Line 4. Do not include any part of of the operating expense art IV.	ot enter a number l	ess than zero.			
	a.	Gross receipts	\$0.00				
	b.	Ordinary and necessary operating expenses	\$0.00				
	c.	Rent and other real property income	Subtract Line b	from Line a	\$0.00		
5	Inte	rest, dividends, and royalties.			\$0.00		
6		sion and retirement income.			\$0.00		
7	exp that paid	amounts paid by another person or entity, on a enses of the debtor or the debtor's dependents purpose. Do not include alimony or separate mail by the debtor's spouse. Each regular payment shown; if a payment is listed in Column A, do not repo	<ul> <li>including child someones</li> <li>ntenance payments</li> <li>ould be reported in</li> </ul>	upport paid for s or amounts only one	\$4,400.00		
8	Unemployment compensation. Enter the amount in the appropriate column(s) of Line 8.  However, if you contend that unemployment compensation received by you or your						
	be	nefit under the Social Security Act	\$0.00		\$0.00		
9	sour sepa of a the	ome from all other sources. Specify source and rees on a separate page. Total and enter on Line sarate maintenance payments paid by your spoulimony or separate maintenance. Do not include Social Security Act or payments received as a victinanity, or as a victim of international or domestic tell	<ol> <li>Do not include use, but include all le any benefits rece m of a war crime, cr</li> </ol>	e alimony or other payments ived under the	\$0.00		
					\$0.00		

## Case 12-31030 Document 18 Filed in TXSB on 03/01/12 Page 41 of 50

10	<b>Subtotal.</b> Add Lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 through 9 in Column B. Enter the total(s).	\$4,400.00								
11	<b>Total.</b> If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A.									
	Part II. CALCULATION OF § 1325(b)(4) COMMITMENT PERIOD									
12	Enter the amount from Line 11.		\$4,400.00							
13	Marital adjustment. If you are married, but are not filing jointly with your spouse, AND if you contend that calculation of the commitment period under § 1325(b)(4) does not require inclusion of the income of your spouse, enter on Line 13 the amount of income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of you or your dependents and specify, in the lines below, the basis for excluding this income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If the conditions for entering this adjustment do not apply, enter zero.									
	a.									
	b.									
	c.									
	Total and enter on Line 13.		\$0.00							
14										
15	5 Annualized current monthly income for § 1325(b)(4). Multiply the amount from Line 14 by the number 12 and enter the result.									
16	Applicable median family income. Enter the median family income for applicable state and household size. (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)									
	a. Enter debtor's state of residence: Texas b. Enter debtor's household	d size:3	\$57,825.00							
17	Application of § 1325(b)(4). Check the applicable box and proceed as directed.  The amount on Line 15 is less than the amount on Line 16. Check the box for "The ap 3 years" at the top of page 1 of this statement and continue with this statement.	oplicable commitme	ent period is							
	The amount on Line 15 is not less than the amount on Line 16. Check the box for "The is 5 years" at the top of page 1 of this statement and continue with this statement.	ne applicable comr	nitment period							
	Part III. APPLICATION OF § 1325(b)(3) FOR DETERMINING DISPO	SABLE INCOM	IE							
18	Enter the amount from Line 11.		\$4,400.00							
19	Marital adjustment. If you are married, but are not filing jointly with your spouse, enter on Line 19 the total									
	Total and enter on Line 19.		\$0.00							

## Case 12-31030 Document 18 Filed in TXSB on 03/01/12 Page 42 of 50

20	current monthly income for § 1325(b)(3). Subtract Line 19 from Line 18 and enter the result.				
21	nnualized current monthly income for § 1325(b)(3). Multiply the amount from Line 20 by the number 12 and enter the result.				
22	Applicable median family income. Enter the amount from Line 16.				
23	<ul> <li>Application of § 1325(b)(3). Check the applicable box and proceed as directed.</li> <li>The amount on Line 21 is more than the amount on Line 22. Check the box for "Disposable income is dunder § 1325(b)(3)" at the top of page 1 of this statement and complete the remaining parts of this statement.</li> <li>▼ The amount on Line 21 is not more than the amount on Line 22. Check the box for "Disposable income determined under § 1325(b)(3)" at the top of page 1 of this statement and complete Part VII of this statement. COMPLETE PARTS IV, V, OR VI.</li> </ul>	nt. e is not			

		Part IV. C	ALCULATION	OF D	EDUCTIONS FROM IN	COME			
	Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)								
24A	National Standards: food, apparel and services, housekeeping supplies, personal care, and miscellaneous. Enter in Line 24A the "Total" amount from IRS National Standards for Allowable Living Expenses for the applicable number or persons. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) The applicable number of persons is the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.								
24B	National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the applicable number of persons who are under 65 years of age, and enter in Line b2 the applicable number of persons who are 65 years of age or older. (The applicable number of persons in each age category is the number in that category that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.) Multiply Line a1 by Line b1 to obtain a total amount for persons under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for								
		sons under 65 years of age			sons 65 years of age or old	ler			
	a1.	Allowance per person		a2.	Allowance per person				
	b1.	Number of persons		b2.	Number of persons	+			
	c1.	Subtotal	litica, non marter	c2.	Subtotal	the IDC Housing			
25A	Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and family size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) The applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.								

## Case 12-31030 Document 18 Filed in TXSB on 03/01/12 Page 43 of 50

25B	Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court) (the applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 47; subtract Line b from Line a and enter the result in Line 25B. DO NOT ENTER AN AMOUNT LESS THAN ZERO.				
	a.	IRS Housing and Utilities Standards; mortgage/rent expense			
	b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47			
	C.	Net mortgage/rental expense	Subtract Line b from Line a.		
26	Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 25A and 25B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:				
	Local Standards: transportation; vehicle operation/public transportation expense.  You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation.				
27A	Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 7.   If you checked 0, enter on Line 27A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 27A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)				
27B	Local Standards: transportation; additional public transportation expense.  If you pay the operating expenses for a vehicle and also use public transportation, and you contend that				

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28	Local Standards: transportation ownership/lease expense; Vehicle 1.  Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.)  Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 47; subtract Line b from Line a and enter the result in Line 28. DO NOT ENTER AN AMOUNT LESS THAN ZERO.					
	<ul> <li>a. IRS Transportation Standards, Ownership Costs</li> <li>b. Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 47</li> </ul>					
	c. Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.				
29	Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 28.  Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 47; subtract Line b from Line a and enter the result in Line 29. DO NOT ENTER AN AMOUNT LESS THAN ZERO.					
	a. IRS Transportation Standards, Ownership Costs					
	b. Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47					
	c. Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.				
30	Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state, and local taxes, other than real estate and sales taxes, such as income taxes, self-employment taxes, social-security taxes, and Medicare taxes. DO NOT INCLUDE REAL ESTATE OR SALES TAXES.					
31	Other Necessary Expenses: involuntary deductions for employment. Enter the total average monthly deductions that are required for your employment, such as mandatory retirement contributions, union dues, and uniform costs. DO NOT INCLUDE DISCRETIONARY AMOUNTS, SUCH AS VOLUNTARY 401(K) CONTRIBUTIONS.					
32	Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actually pay for term life insurance for yourself. DO NOT INCLUDE PREMIUMS FOR INSURANCE ON YOUR DEPENDENTS, FOR WHOLE LIFE OR FOR ANY OTHER FORM OF INSURANCE.					
33	Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. DO NOT INCLUDE PAYMENTS ON PAST DUE OBLIGATIONS INCLUDED IN LINE 49.					
34	Other Necessary Expenses: education for employment or for a physically or mentally challenged child.  Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.					
35	Other Necessary Expenses: childcare. Enter the total average monthly amount that you actually expend on childcaresuch as baby-sitting, day care, nursery and preschool. DO NOT INCLUDE OTHER EDUCATIONAL PAYMENTS.					
36	Other Necessary Expenses: health care. Enter the total average monthly on health care that is required for the health and welfare of yourself or your dereimbursed by insurance or paid by a health savings account, and that is in e in Line 24B. DO NOT INCLUDE PAYMENTS FOR HEALTH INSURANCE OF ACCOUNTS LISTED IN LINE 39.	ependents, that is not xcess of the amount entered				
37	Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone servicesuch as pagers, call waiting, caller id, special long distance, or internet serviceto the extent necessary for your health and welfare or that of your dependents. DO NOT INCLUDE ANY AMOUNT PREVIOUSLY DEDUCTED.					
38	Total Expenses Allowed under IRS Standards. Enter the total of Lines 24 t	hrough 37.				

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		e listed in Lines 24-37					
	Health Insurance, Disability Insurance, and Health Savings Account Expenses. List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents.						
00	a. Health Insurance						
39	b. Disability Insurance						
	c. Health Savings Account						
	Total and enter on Line 39						
	IF YOU DO NOT ACTUALLY EXPEND THIS TOTAL AMOUNT, state your ac expenditures in the space below:	tual total average monthly					
40	Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses. DO NOT INCLUDE PAYMENTS LISTED IN LINE 34.						
41	Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incur to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.						
42	Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. YOU MUST PROVIDE YOUR CASE TRUSTEE WITH DOCUMENTATION OF YOUR ACTUAL EXPENSES, AND YOU MUST DEMONSTRATE THAT THE ADDITIONAL AMOUNT CLAIMED IS REASONABLE AND NECESSARY.						
43	Education expenses for dependent children under 18. Enter the total average monthly expenses that you actually incur, not to exceed \$147.92* per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. YOU MUST PROVIDE YOUR CASE TRUSTEE WITH DOCUMENTATION OF YOUR ACTUAL EXPENSES, AND YOU MUST EXPLAIN WHY THE AMOUNT CLAIMED IS REASONABLE AND NECESSARY AND NOT ALREADY ACCOUNTED FOR IN THE IRS STANDARDS.						
44	Additional food and clothing expense. Enter the total average monthly and clothing expenses exceed the combined allowances for food and clothing (ap IRS National Standards, not to exceed 5% of those combined allowances. (T at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) YOU MUST ADDITIONAL AMOUNT CLAIMED IS REASONABLE AND NECESSARY.	pparel and services) in the This information is available					
45	Charitable contributions. Enter the amount reasonably necessary for you to expend each month on charitable contributions in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2). DO NOT INCLUDE ANY AMOUNT IN EXCESS OF 15% OF YOUR GROSS MONTHLY INCOME.						
46	Total Additional Expense Deductions under § 707(b). Enter the total of Lin	nes 39 through 45.					

		Sı	ubpart C: Deductions for De	ebt Pa	yment		
47	Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of the creditor, identify the property securing the debt, state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 47.						
	a. b. c.	Name of Creditor	Property Securing the Debt	Tota	Average Monthly Payment al: Add	Does payment include taxes or insurance?  yes no yes no yes no yes no	
	Othe	er payments on secured claims.	If any of debts listed in Line 47		·	primary	
48	Other payments on secured claims. If any of debts listed in Line 47 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 47, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.						
		Name of Creditor	Property Securing the D	ebt	1/60th of the	he Cure Amount	
	b.				Total: Add	Lines a, b and c	
49	as p	ments on prepetition priority clain riority tax, child support and alimony DO NOT INCLUDE CURRENT C	y claims, for which you were liab	le at th	e time of your	bankruptcy	
	Cha	pter 13 administrative expenses. Iting administrative expense.	Multiply the amount in Line a b				
50	b.	Projected average monthly chapted Current multiplier for your district a issued by the Executive Office for information is available at www.us the bankruptcy court.)	as determined under schedules United States Trustees. (This			%	
	c. Average monthly administrative expense of chapter 13 case Total: Multiply Lines a and b						
51	51 <b>Total Deductions for Debt Payment.</b> Enter the total of Lines 47 through 50.						
		Su	bpart D: Total Deductions	from I	ncome		
52	Tota	I of all deductions from income.	Enter the total of Lines 38, 46	and 51			
		Part V DETERMINA	TION OF DISPOSABLE	NCO	ME LINDER	2 & 1325/h)/2\	
53	Tota	Il current monthly income. Enter	TION OF DISPOSABLE In the amount from Line 20.	14001	VIL GINDER	13 1323(D)(Z)	
	Sup	port income. Enter the monthly a	verage of any child support pay		-	-	
54		cility payments for a dependent chil icable nonbankruptcy law, to the ex					

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55	Wages as contributions for qualified retirement plans, as specified in § 541(b)(7) and (b) all required repayments of loans from retirement plans, as specified in § 362(b)(19).							
56	Tota	l of all deductions allowed under §	§ 707(b)(2). Enter the	amount from Line 52.				
57	Deduction for special circumstances.  If there are special circumstances that justify additional expenses for which there is no reasonable alternative, describe the special circumstances and the resulting expenses in lines a-c below. If necessary, list additional entries on a separate page. Total the expenses and enter the total in Line 57.  YOU MUST PROVIDE YOUR CASE TRUSTEE WITH DOCUMENTATION OF THESE EXPENSES AND YOU MUST PROVIDE A DETAILED EXPLANATION OF THE SPECIAL CIRCUMSTANCES THAT MAKE SUCH EXPENSES NECESSARY AND REASONABLE.							
	Nature of special circumstances Amount of expense					pense		
	a.							
	b.							
	c.							
				Total:	Add Lir	nes a, b, and c		
58	Total adjustments to determine disposable income. Add the amounts on Lines 54, 55, 56, and 57 and							
enter the result.								
59	Mon	thly Disposable Income Under § 1	<b>325(b)(2).</b> Subtract Lir	ne 58 from Line 53 and	enter th	e result.		
		Part	VI: ADDITIONAL	EXPENSE CLAIMS	S			
	Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for and welfare of you and your family and that you contend should be an additional deduction from your current monunder § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your monthly expense for each item. Total the expenses.							
60		Ех	pense Description			Monthly A	mount	
00	a.							
	b.							
	c.							
	Total: Add Lines a, b, and c							
			Part VII: VER	IFICATION				
		clare under penalty of perjury that the is is a joint case, both debtors must s		in this statement is true	and co	rrect.		
61		Date: 2/29/2012	Signature:	/s/ Roger Todd Rum Roger Todd Rumsey				
		Date:	Signature:					
				(Joint	t Debtor,	if any)		

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## **Current Monthly Income Calculation Details**

In re: Roger Todd Rumsey Case Number: 12-31030

Chapter: 13

7. Regular contributions to the household expenses of the debtor or the debtor's dependents, including child or spousal support.

Debtor or Spouse's Income	Description (if available)						
	6 Months Ago	5 Months Ago	4 Months Ago	3 Months Ago	2 Months Ago	Last Month	Avg. Per Month

Debtor Family support - Estimated \$4,400.00 \$4,400.00 \$4,400.00 \$4,400.00 \$4,400.00 \$4,400.00

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## **Underlying Allowances**

In re: Roger Todd Rumsey

Case Number: 12-31030 Chapter: 13

Median Income Information			
State of Residence	Texas		
Household Size	3		
Median Income per Census Bureau Data	\$57,825.00		

National Standards: Food, Clothing, Household Supplies, Personal Care, and Miscellaneous		
Region	US	
Family Size	3	
Gross Monthly Income	\$4,400.00	
Income Level	Not Applicable	
Food	\$639.00	
Housekeeping Supplies	\$65.00	
Apparel and Services	\$209.00	
Personal Care Products and Services	\$61.00	
Miscellaneous	\$197.00	
Additional Allowance for Family Size Greater Than 4	\$0.00	
Total	\$1,171.00	

National Standards: Health Care (only applies to cases filed on or after 1/1/08)		
Household members under 65 years of age		
Allowance per member	\$60.00	
Number of members	0	
Subtotal	\$0.00	
Household members 65 years of age or older		
Allowance per member	\$144.00	
Number of members	0	
Subtotal	\$0.00	
Total	\$0.00	

Local Standards: Housing and Utilities			
State Name	Texas		
County or City Name	Harris County		
Family Size	Family of 3		
Non-Mortgage Expenses	\$556.00		
Mortgage/Rent Expense Allowance	\$1,208.00		
Minus Average Monthly Payment for Debts Secured by Home	\$553.56		
Equals Net Mortgage/Rental Expense	\$654.44		
Housing and Utilities Adjustment	\$0.00		

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## **Underlying Allowances**

In re: Roger Todd Rumsey

Case Number: 12-31030 Chapter: 13

Local Standards: Transportation; Vehicle Operation/Public Transportation					
Transportation Region		Houston	Houston		
Number of Vehicles Operat	ed	1			
Allowance		\$312.00	\$312.00		
Loc	al Standards: Transportation	; Additional Publi	c Transportation Expense		
Transportation Region		Houston			
Allowance (if entitled)		\$182.00			
Amount Claimed		\$0.00	\$0.00		
	Local Standards: Transp	ortation; Ownersl	nip/Lease Expense		
Transportation Region		Houston	Houston		
Number of Vehicles with Ownership/Lease Expense		0			
	First Car	•	Second Car		
Allowance					
Minus Average Monthly Payment for Debts Secured by Vehicle					
Equals Net Ownership / Lease Expense					